

## Schedule of Fees & Services

The following fees and charges may be assessed against your account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request. Check printing fees vary by the style of check ordered.

**\*Updated or new fee effective May 20, 2019\***

Overdraft Item Fee (paid overdraft fee) Maximum \$150 per day <sup>1</sup>	\$30.00
Non-sufficient Funds Fee (NSF) Maximum \$150 per day <sup>1</sup>	\$30.00
Daily Overdraft Fee (after 3 business days)	\$7.00
Stop Payment Order – 12 month expiration date	\$25.00
Chargeback Item	\$10.00
Chargeback Item – Special Handling	\$15.00
Legal Process	\$200.00
Special Statements	\$5.00
Cashiers Checks	\$10.00
Incoming / Outgoing Collections	\$15.00
Domestic Wire Incoming	\$15.00
Domestic Wire Outgoing	\$30.00
Foreign Wire Incoming	\$15.00
Foreign Wire Outgoing	\$45.00
Wire Transfer Notification (per wire transfer)	\$25.00
Night Depository (annual)	\$45.00
Night Depository Key Deposit	\$5.00
Research & Reconcilement (per hour)	\$30.00
Photocopies (per copy)	\$1.00
Telephone Transfer	\$2.00
Debit Card Replacement Fee	\$10.00
<b>ATM Transactions:</b>	
Merchants Bank of Commerce ATMs	No charge
Cash withdrawals at any other ATM <i>(other institutions may charge an additional fee for ATM use)</i>	No charge
Customer Checks (3 per page)	\$3.00
Overnight Delivery	\$30.00
Check Images (included in statements)	\$2.00
Excessive Transaction Fee	\$15.00
Courier (per pick-up)	\$15.00
Health Savings Account Annual Reporting Fee	\$25.00
IRA Annual Reporting Fee	\$25.00
Notary Services – Bank Customer Per Signature	\$10.00
Notary Services – Non Bank Customer – Per Signature	\$15.00
Unrolled Coin Processing Fee of Total Deposit	5.0%
2x5 Safe Deposit Box	\$40.00
3x5 Safe Deposit Box	\$50.00
5x5 Safe Deposit Box	\$60.00
3x10 Safe Deposit Box	\$70.00
5x10 Safe Deposit Box	\$80.00
10x7 Safe Deposit Box	\$100.00
10x10 Safe Deposit Box	\$125.00
Safe Deposit Key Deposit	\$15.00
Safe Deposit Forced Entry <i>Other fees may apply</i>	\$200.00
Basic Online Banking	No Charge
Consumer Bill Payment	No Charge

Check Free Bill Payment Research	\$25.00
Copy of Bill Payment Check	\$25.00
Money Service Business Monthly Fee	\$150.00
<b>Lockbox Services:</b>	
Lockbox Processing – Set-up Fee	\$200.00
Lockbox Monthly Maintenance Fee	\$150.00
Lockbox Daily Reporting Fee	\$7.00
Lockbox Per Item Fee	\$0.35
Post Office Box Rental	Varies
<b>Bill Payment Services:</b>	
Business Bill Payment - Monthly <i>Includes 20 payments per month</i>	\$15.00
Additional Bill Pay payments (each)	\$0.75
Overnight Rush – check payment	\$19.95
Second Day Rush – check payment	\$14.95
Second Day – electronic delivery	\$4.95
<b>Cash Management:</b>	
Installation & Training (one-time fee)	\$75.00
<b>ACH:</b>	
ACH File Transmission Fee (per file)	\$3.50
ACH Transaction Fee (per transaction)	\$0.15
Electronic Tax Payment	\$3.50
ACH Reject Fee	\$10.00
<b>Wire Transfer:</b>	
Domestic Wire Outgoing	\$15.00
Foreign Wire Outgoing	\$25.00
Security Token (replacement fee)	\$15.00
<b>Remote Deposit Capture:</b>	
Installation and Training (one-time fee)	\$50.00
Monthly Software Subscription Fee – <i>Primary site</i>	\$50.00
Monthly Software Subscription Fee – <i>Additional site</i>	\$25.00
<b>Positive Pay Services:</b>	
Check & ACH Positive Pay Bundle – per month	\$40.00
Check & ACH Positive Pay – additional accounts - per month	\$10.00
<b>Other Cash Management Services:</b>	
Account Data Transfer – per account – per month	\$9.95
Account Data Transfers (BAI2) – per account – per month	\$29.95
<b>Analysis:</b>	
Maintenance Fee	\$12.00
Deposits	\$0.15
Items Deposited	\$0.11
Chargeback Item	\$10.00
Chargeback Item – Special Handling	\$15.00
Checks & ACH Paid	\$0.17
Currency (per thousand)	\$1.25
Rolled Coin (per roll)	\$0.10
Negative Balance – Prime Rate	

<sup>1</sup> Maximum \$150 per day is any combination of Overdraft Item Fees and/or Non-sufficient Funds Fees